Case 19-12542-VFP Doc 62 Filed 11/18/20 Entered 11/19/20 00:19:00 Desc Imaged Certificate of Notice Page 1 of 4

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

WNI 19-025504
Shapiro & DeNardo, LLC
14000 Commerce Parkway, Suite B
Mount Laurel, NJ 08054
(856) 793-3080
Elizabeth L. Wassall, Esq. 023211995
ATTORNEYS FOR WELLS FARGO BANK, N.A.

IN RE:

MARC ROBERT HUECK AND CARESSE PATTY ANN HUECK, DEBTORS

Order Filed on November 16, 2020 by Clerk U.S. Bankruptcy Court District of New Jersey

CASE NO.: 19-12542-VFP

**HEARING DATE: NOVEMBER 5, 2020** 

JUDGE: HONORABLE VINCENT F.

**PAPALIA** 

#### CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: November 16, 2020

Honorable Vincent F. Papalia United States Bankruptcy Judge This matter being opened to the Court by Leonard Singer, attorney for the Debtors, upon filing of a Chapter 13 Plan, and Wells Fargo Bank, N.A., hereinafter "Secured Creditor," by and through its Authorized Agent, Shapiro & DeNardo, LLC, upon the filing of an Objection to Confirmation of Plan, and the parties having subsequently resolving their differences with regard to the Debtors' Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the Court considered the parties' application for entry of this Consent Order, and for other good cause shown,

- 1. Debtors will apply through Secured Creditor's servicing agent for a loan modification to cure prepetition arrearages on the mortgage loan ending "1998" secured by real property at 38 Overlook Avenue, Little Falls, NJ 07424.
- 2. This loan modification review shall be completed by March 1, 2021, or as further ordered by the Court.
- 3. Debtors agree to maintain contractually due post-petition payments to Secured Creditor, currently in the amount of \$102.27.
- 4. If a loan modification is not offered by March 1, 2021, or as further ordered by the Court, Debtors must within fourteen (14) days thereof: 1) modify the Chapter 13 Plan to fully cure Secured Creditor's pre-petition arrearages of \$1,840.86 as filed in Proof of Claim No. 14-1; 2) modify the Chapter 13 Plan to surrender the subject property; or 3) Convert to a Chapter 7 case.
- 5. If the Debtors fail to make any payments detailed in this Consent Order within thirty (30) days of the date the payment is due, or if any of the funds paid fail to clear for insufficient funds or are dishonored for an reason, or otherwise fail to comply with this Consent Order, then the Secured Creditor may send Debtors and Debtors' Counsel a written notice of default of this Consent Order. If the default is not cured within ten (10) days of such notice, Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by submitting a Creditor's Certification of Default to the Bankruptcy Court, specifying the Debtors' failure to comply with the Consent Order, with a copy of any application, supporting certification and proposed Order to be served on the Chapter 13 Standing Trustee, Debtors' Counsel and the Debtors as required by the local bankruptcy rules.
- 6. Secured Creditor agrees this Order resolves the Objection to Confirmation of Chapter 13 Plan, filed on October 29, 2020; ECF Doc. No.: 57.
- 7. This Consent Order is hereby incorporated into Debtors' Chapter 13 Plan.

We hereby consent to the form, content, and entry of the within Order.

Shapiro & DeNardo, LLC

/s/Elizabeth L. Wassall	Date: 11-13-2020
Elizabeth L. Wassall, Esquire	
Attorney for the Secured Creditor	
	Date: 11-12-20
Leonard Singer, Esquire	
Attorney for the Debtors	

# Case 19-12542-VFP Doc 62 Filed 11/18/20 Entered 11/19/20 00:19:00 Desc Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New Jersey

In re: Case No. 19-12542-VFP

Marc Robert Hueck Chapter 13

Caresse Patty Ann Hueck

Debtor(s)

## CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2
Date Rcvd: Nov 16, 2020 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2020:

Recipi ID Recipient Name and Address

db/jdb + Marc Robert Hueck, Caresse Patty Ann Hueck, 38 Overlook Avenue, Little Falls, NJ 07424-1966

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

#### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

#### NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2020 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2020 at the address(es) listed below:

Name Email Address

Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Elizabeth L. Wassall

on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com

Jeffrey Rappaport

 $on\ behalf\ of\ Creditor\ WELLS\ FARGO\ BANK\ \ N.A.\ jrappaport@logs.com, njbankruptcynotifications@logs.com$ 

Kathleen M. Magoon

on behalf of Creditor WELLS FARGO BANK N.A. kmagoon@logs.com, kathleenmagoon@gmail.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com

Leonard S Singer

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District/off: 0312-2 User: admin Page 2 of 2
Date Rcvd: Nov 16, 2020 Form ID: pdf903 Total Noticed: 1

on behalf of Debtor Marc Robert Hueck zsbankruptcy@gmail.com r57125@notify.bestcase.com

Leonard S Singer

on behalf of Joint Debtor Caresse Patty Ann Hueck zsbankruptcy@gmail.com r57125@notify.bestcase.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melissa N. Licker

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION NJ\_ECF\_Notices@mccalla.com,

mccallaecf@ecf.courtdrive.com

Melissa N. Licker

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mccallaecf@ecf.courtdrive.com

Nicholas V. Rogers

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mccallaecf@ecf.courtdrive.com

Robert Davidow

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Sherri Jennifer Smith

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION ssmith@pincuslaw.com, nj.bkecf@fedphe.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15